REMARKS

Reconsideration of the above-referenced application, based on this amendment and the following remarks, is respectfully requested.

Claims 55 through 59 remain in this case. Claims 42 through 50 are canceled.

Claims 42 through 50 were canceled, as directed to a non-elected invention.

Claims 55 through 59 were rejected under the judicially-created doctrine of double patenting of the obviousness type, relative to U.S. Patent No. 5,910,988. The Examiner invited the filing of a Terminal Disclaimer to overcome this rejection. The undersigned believes, from his copy of the file, that a Terminal Disclaimer relative to this U.S. Patent No. 5,910,988 was previously filed in this case, on or about January 2, 2002. In a telephone message left with the undersigned on or about March 31, 2003, the Examiner confirmed the filing of that Terminal Disclaimer, and confirmed that the Terminal Disclaimer is in full compliance with the rules and overcomes the double patenting rejection. As such, Applicant submits that the double patenting rejection is overcome by the Terminal Disclaimer previously filed in this case.

The Examiner also required Applicant, under 37 C.F.R. §1.105, to state the specific improvements of the claimed subject matter, over the prior art, indicating the specific elements of the claimed invention that provide such improvements. This statement follows:

> The claimed invention is directed to the central management, storage, and verification of transaction data. According to this invention, transaction data is captured remotely, and is sent from a remote location to a central location, where it is collected, processed, and stored. Other functions may be carried out, including verification (claim 57) or encrypting (claims 58 and 59), and transmitting the transaction data among the remote and central locations. Claim 55 is more specifically directed to the aspects of transmitting captured images of checks and transaction data within a tiered architecture of remote subsystems, at least one intermediate subsystems, and at least one central subsystem. The claimed combinations and methods are not shown in the prior art of record in this case, and provide improvements in the automation, reliability, performance, fault tolerance, security, availability, and cost of systems and methods for processing electronic and paper transactions.

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The Examiner also requested that the Reasons for Allowance of the parent and related applications be submitted. The undersigned has reviewed his copies of the file histories of U.S. Patent No. 5,910,988 and of U.S. Patent No. 6,032,137, and have found no statements of Reasons for Allowance in either of those two Patents.

Applicant submits that this application is now in condition for allowance. Reconsideration is respectfully requested.

Respectfully submitted,

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Attorney for Applicant

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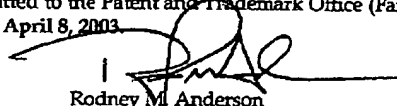
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The undersigned hereby certifies that this correspondence is being facsimile transmitted to the Patent and Trademark Office (Fax Number 703-872-9326) on April 8, 2003.

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